

# **The Secret the Financial Industry Doesn't Want You to Know**

One of the most common questions I get is this:

A business is growing quickly.  
Profits are higher than they've ever been.  
There's finally excess cash.

And the owner asks:

**“What should I do with it?”**

Invest it?  
Save it?  
Reinvest in the business?  
Pay down debt?

It's a good problem to have.

But it's also where a lot can quietly go wrong.

---

## **Because the Advice You Get Isn't Always Neutral**

Most business owners turn to a financial advisor.

That makes sense.

But what many don't realize is how that advice is structured.

And how it's paid.

---

## **You're Paying More Than You Think**

Not just in dollars.

In drag.  
In lost compounding.  
In missed opportunities.

Let's break it down.

---

## **AUM Fees**

This is the most common.

“1% to manage your money.”

Sounds small.

It's not.

On a \$2 million portfolio, that's \$20,000 per year.

Every year.

Even if nothing changes.

---

## **12b-1 Fees**

These are buried inside mutual funds.

You usually don't see them.

They compensate advisors for recommending certain funds.

Not always the best funds.

Just the ones that pay.

---

## **Commissions**

Some investments pay upfront or ongoing commissions.

Insurance products.

Annuities.

Certain funds.

The higher the commission, the stronger the incentive to sell it.

---

## Trading Fees

Less obvious, but still there.

Frequent buying and selling.

Costs stack up.

Quietly.

---

## And Then There Are the Tax Costs

This is where it gets even more important.

Because incentives don't just affect fees.

They can affect your **tax outcome**.

Frequent trading can result in capital gains taxes.

Poor fund allocation can result in taxable dividends.

A poorly structured portfolio creates unnecessary tax events.

That means more of your returns quietly slipping away.

---

## Let's Look at an Example

Let's assume:

- \$2,000,000 portfolio
- 6% conservative annual return
- 1.5% total fees (AUM + internal costs + trading)

Over 20 years (age 40 → 60):

Without fees:

≈ **\$6.4 million**

With 1.5% fees:

≈ **\$4.8 million**

That's a difference of:

## **\$1.6 million**

Gone.

Not from bad investing.

From fees.

---

### **And Here's the Part No One Talks About**

These systems are not necessarily designed around *your* outcome.

They're designed around:

- Assets under management
- Product placement
- Ongoing fees

Which means:

There is often a built-in conflict of interest.

I had a client whose financial advisor discouraged her from buying a real estate investment property.

Why?

Because funding the purchase meant pulling \$1 million out of the portfolio, reducing the advisor's annual AUM fee by roughly \$10,000.

That's how incentives quietly shape advice.

---

### **Meanwhile... Your Biggest Opportunity Is Often Overlooked**

Many business owners spend thousands on investment advisors to try to optimize their stock portfolio.

And yet, for many business owners, your largest asset isn't your portfolio.

It's your business.

How it's structured.  
How you pay yourself.  
How profits flow.  
How taxes are managed.

These decisions can often move the needle far more than investment returns.

But they're often not optimized.

---

## **This Is Where Most Plans Break Down**

You get:

Investment advice over here.  
Tax prep over there.  
Legal structure somewhere else.

No one is looking at how it all works together.

And that's where the real money is lost.

---

## **My Approach Is Different**

I'm a tax attorney.

My work is not based on:

- Assets under management
- Selling financial products
- Commissions or referrals

I don't get paid based on where your money goes.

Or what you invest in.

That matters.

Because it means my incentives are aligned with yours.

---

## **I Focus on What Actually Moves the Needle**

Structuring your business the right way.

Designing how income flows.

Coordinating tax strategy with real financial decisions.

Looking at the full picture.

Not just one piece of it.

---

## **Because It's Not About Earning More**

It's about keeping more.

And using what you keep to build real, lasting wealth.

---

## **If This Feels Familiar...**

If you've ever thought:

- "I make good money, but pay a lot in taxes."
- "I have advisors, but I'm not sure they're aligned and acting in my best interests."
- "I don't know what I might be missing."

You're not alone.

And you're not doing anything wrong.

You just haven't been shown the full picture.

---

## **Next Step**

If you want clarity on what's working and what isn't, let's talk.

I'll look at your structure, your income, and your current setup and identify where opportunities may be slipping through the cracks.

[Use this link to book your discovery call.](#)

## Profit is good. Keeping it is better.

After more than 13 years as a tax attorney, I've noticed a common pattern: most successful business owners don't lack advice. They're surrounded by it.

Accountants. Financial and investment advisors. Estate and business attorneys. Brokers and more.

Each advisor plays an important role.

But when no one is looking at the **big picture**, especially with regard to the tax consequences of major decisions, this can lead to significant missed planning opportunities and **costly tax inefficiencies**.

I built my firm to solve this problem.

*-Megan Robin, J.D., Tax LL.M.*



**Megan Robin**

California Tax Attorney

with an LL.M. (Master of Laws) in Taxation